



## Rural Development

### Are you planning to buy a home?

- *What are the Pros and Cons?*
- *Are you ready for home ownership?*
- *How much house can you afford?*
- *Understand your credit report and resolve credit issues*
- *Planning and Budgeting for home ownership*
- *Lending programs; no down or down payment assistance programs*
- *How to choose a real estate agent*
- *Tips on negotiating the sale*
- *Do you need a home inspection?*
- *What happens at closing?*
- *Future repairs and maintenance of your home*
- *What happens if I have financial problems after getting my loan?*

Homebuyer education is a valuable and necessary tool in purchasing a home. Statistics indicate that homebuyers that participate in homebuyer education classes are more prepared to become and remain successful homeowners.

Learn from experts at a class provided free of charge and familiarize yourself with the home buying process and home ownership. Classes are typically provided by instructors from non-profit agencies, lenders, Realtors and other professionals such as title company agents, home inspectors, appraisers and credit specialists.

We highly recommend attending a homebuyer education or counseling class and have attached a list of providers. Once you have completed a course, please provide us with a copy of your certification of completion.

Good luck and please feel free to contact our office at \_\_\_\_\_ if you have any questions.



